

Cont.  
But  
12/1/02

- (f) a code segment that presents the statistical analysis in a user comprehensible manner[.] ; and  
(g) a code segment that stores the user profile on a smart card.
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### REMARKS

The Examiner is thanked for the comments in the Final Office Action. They have helped considerably in understanding the rationale therein and in drafting this Response thereto. With respect to the amendments, support may be found in the specification on pages 77-78 and also as shown in Figure 17.

#### Item 1 (§ 102 rejection of claims 1-6, 9-16 and 19-20 as being anticipated by Herz.):

Applicant respectfully requests reconsideration of the rejection of claim 1 as being anticipated by Herz. As amended, claim 1 now recites allowing a user to aggregate information into sets and to further store his personal profile information onto his personal smart card. These sets include a home persona, an alternate home persona, and a work persona. The now claimed step of obtaining user profile information and storing it on a smart card allow the user to access his personal profile without a personal computer. As described on page 77 of the instant application, when a user checks in to a hotel, his smart card may be "swiped" and his user profile is accessed. This allows for a variety of functions to be performed, such as dinner and movie arrangements. Nowhere in Herz or any of the prior art references uncovered by the Examiner is profile information aggregated into these sets and stored on a smart card. By this feature, the user has different profile information associated with different contexts (i.e. personas). When user profile information is obtained from the database, the profile information associated with the persona is accessed. Thus, when a user is making purchases for his home, the user is utilizing the home persona. Therefore, user profile information associated with the home persona is accessed in this example. Note the instant specification starting on page 32-34 and 77-78. Nowhere does Herz teach the now claimed combination of features.

Claims 10 and 11, as amended, contain similar limitations as claim 1 and are therefore believed allowable over the references of record for the same reasons set forth above with respect to claim 1.

Claims 2-6, 9, and 12-16 depend from claims 1 and 10 respectively, and therefore include the limitations of the associated claim. By virtue of their dependence, claims 2-6, 9, 12-16 and 19-20 are believed to be allowable over the references of record.

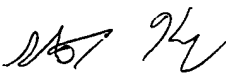
**Item 2 (§ 103 (a) rejection of claims 7-8 and 17-18 as being unpatentable over Herz):**

With respect to claims 7-8 and 17-18 it is contended (as described above ) that Herz does not teach the use of a smart card as now claimed. It is further asserted that it would not have been obvious to one having ordinary skill in the art at the time of the invention to store these types of personal data on a portable smart card used for a variety of purposes. Applicant respectfully urges that this rejection is no longer applicable, due to amendments to claims 1, 10, and 11.

**CONCLUSION**

In view of the foregoing, Applicant respectfully requests reexamination of claims 1 through 20, and submits that these claims are in condition for allowance. Accordingly, a notice of allowance is respectfully requested.

Respectfully submitted,  
**OPPENHEIMER WOLFF & DONNELLY LLP**

  
Steven S. Kelley  
Reg. No. 43,449

1825 Eye Street, N.W.  
Suite 400  
Washington, D.C. 20006  
Telephone: (202) 775-4180  
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